

Update on Minimum Amount Due (MAD) and Airport Lounge Access Offers

FEATURE/ CHARGES	EFFECTIVE FROM	DESCRIPTION	APPLICABLE FOR																																																	
Minimum Amount Due (MAD)	March 20, 2026	<p>Minimum Amount Due (MAD) calculation will be revised with effect from March 20, 2026 statement onwards</p> <p>Scenario A: If 5% of (Finance Charge + Retail Spends + Cash Advance) is higher than the Finance Charge, then: $MAD = GST + EMI Principal + EMI Interest + Fees & Charges (excluding GST) + Overlimit Amount + Unpaid MAD from the previous statement + 5\% of (Retail Spends + Cash Advance + Finance Charge).$</p> <p>The following illustration will indicate the method of calculating the MAD in this scenario:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Particulars</th><th>Amount in ₹</th></tr> </thead> <tbody> <tr> <td>Credit Limit</td><td>35,000.00</td></tr> </tbody> </table> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th><th>Transaction Type</th><th>Amount in ₹</th><th>MAD %</th><th>MAD Amt</th></tr> </thead> <tbody> <tr> <td>A</td><td>Retail Spends + Cash Advance</td><td>30,000.00</td><td>5%</td><td>1,500.00</td></tr> <tr> <td>B</td><td>Finance Charge (if any) excluding GST</td><td>1,000.00</td><td>5%</td><td>50.00</td></tr> <tr> <td>C</td><td>EMI Principal + EMI Interest</td><td>5,500.00</td><td>100%</td><td>5,500.00</td></tr> <tr> <td>D</td><td>Fees & Charges including GST (18%)</td><td>1,180.00</td><td>100%</td><td>1,180.00</td></tr> <tr> <td>E</td><td>Unpaid MAD from the previous statement*</td><td>150.00</td><td>100%</td><td>150.00</td></tr> <tr> <td>F</td><td>Overlimit Amount</td><td>2,830.00</td><td>100%</td><td>2,830.00</td></tr> <tr> <td>G</td><td>Total Amount Due (TAD)</td><td>37,830.00</td><td></td><td></td></tr> <tr> <td>H</td><td>MAD (<5% of (A+B)) + (C)+(D)+(E)+(F)</td><td></td><td></td><td>11,210.00</td></tr> </tbody> </table> <p>*Unpaid Minimum Amount Due is as per the previous statement, which is overdue in current statement.</p> <p>Finance Charge is levied in the case of ATM transactions, cash withdrawal through Credit Card and delayed/non-payment of dues, as applicable.</p> <p>In the illustration above 5% of (Finance Charge + Retail Spends + Cash Advance) = ₹1,550 which is higher than the Finance Charge (excluding GST) = ₹1,000.</p> <p>Hence, $MAD = GST + EMI Principal + EMI Interest + Fees & Charges (excluding GST) + Overlimit Amount + Unpaid MAD from the previous statement + 5\% of (Retail Spends + Cash Advance + Finance Charge) = 180 + 5500 + 2830 + + 1000 + 150 + 1550 = ₹11,210$</p> <p>Scenario B: If 5% of (Finance Charge + Retail Spends + Cash Advance) is less than the Finance Charge, then:</p>	Particulars	Amount in ₹	Credit Limit	35,000.00		Transaction Type	Amount in ₹	MAD %	MAD Amt	A	Retail Spends + Cash Advance	30,000.00	5%	1,500.00	B	Finance Charge (if any) excluding GST	1,000.00	5%	50.00	C	EMI Principal + EMI Interest	5,500.00	100%	5,500.00	D	Fees & Charges including GST (18%)	1,180.00	100%	1,180.00	E	Unpaid MAD from the previous statement*	150.00	100%	150.00	F	Overlimit Amount	2,830.00	100%	2,830.00	G	Total Amount Due (TAD)	37,830.00			H	MAD (<5% of (A+B)) + (C)+(D)+(E)+(F)			11,210.00	ICICI Bank Business Black Advantage Credit Card, ICICI Bank Business Blue Advantage Credit Card, ICICI Bank Business Platinum Credit Card, ICICI Bank Platinum Credit Card, ICICI Bank Gold Business Credit Card, ICICI Bank Business AMEX Essential Credit Card, ICICI Bank Business AMEX ASCENT Credit Card, ICICI Bank Business Platinum Chip Credit Card, ICICI Bank Business Credit Card, ICICI Bank Travel Credit Card, ICICI Bank Self-employed Credit Card, ICICI Bank Corporate Platinum Credit Card, ICICI Bank Corporate Gold Credit Card, ICICI Bank Staff Corporate Credit Card
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MAD = GST + EMI Principal + EMI Interest + Fees & Charges + Finance Charge + Overlimit Amount + Unpaid MAD from the previous Statement + 5% of (Retail Spends + Cash Advance).

The following illustration will indicate the method of calculating the MAD in this scenario:

Particulars	Amount in ₹
Credit Limit	1,15,000.00

	Transaction Type	Amount in ₹	MAD %	MAD %
A	Retail Spends + Cash Advance	1,00,000.00	5%	5,000.00
B	Finance Charge (if any)excluding GST	7,800.00	100%	7,800.00
C	EMI Principal + EMI Interest	5,500.00	100%	5,500.00
D	Fees & Charges including GST (18%)	2,360.00	100%	2,360.00
E	Unpaid MAD from the previous statement*	150.00	100%	150.00
F	Overlimit Amount	810.00	100%	810.00
G	Total Amount Due (TAD)	1,15,810.00		
H	MAD (<5%> of (A)) + (B)+(C)+(D)+(E)+(F)			21,620.00

*Unpaid Minimum Amount Due is as per the previous statement, which is overdue in current statement.

Finance Charge is levied in the case of ATM transactions, cash withdrawal through Credit Card and delayed/non-payment of dues, as applicable.

In the illustration above 5% of (Finance Charge + Retail Spends + Cash Advance) = ₹5,390 which is less than the Finance Charge = ₹7,800. Hence, Finance Charge is considered at 100% in the MAD calculation.

MAD = (5% of Retail Spends + Cash Advance) + Finance Charge + EMI Principal + EMI Interest + Fees and Charges + Unpaid MAD from previous statement + Overlimit Amount = (5% of 100000) + 7800 + 5500 + 2360 + 150 + 810 = ₹21620
Minimum Amount Due rounded-up to nearest tenth digit, provided the Total Amount Due is not equal to the Minimum Amount Due.

Minimum Amount Due (MAD)	March 01, 2026	<p>Minimum Amount Due (MAD) calculation will be revised with effect from March 01, 2026 statement onwards</p> <p><u>Scenario A:</u> If 5% of (Finance Charge + Retail Spends + Cash Advance) is higher than the Finance Charge, then: MAD = GST + EMI Principal + EMI Interest + Fees & Charges (excluding GST) + Overlimit Amount + Unpaid MAD from the previous statement + 5% of (Retail Spends + Cash Advance + Finance Charge).</p> <p>The following illustration will indicate the method of calculating the MAD in this scenario:</p>	ICICI Bank Emeralde Private Metal Mastercard Credit Card, ICICI Bank Emeralde Private Metal American Express Credit Card, ICICI Bank Emeralde Private Mastercard Credit Card, Times Black ICICI Bank Credit Card, ICICI Bank
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Particulars	Amount in ₹
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D	Fees & Charges including GST (18%)	1,180.00	100%	1,180.00
E	Unpaid MAD from the previous statement*	150.00	100%	150.00
F	Overlimit Amount	2,830.00	100%	2,830.00
G	Total Amount Due (TAD)	37,830.00		
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Scenario B:

If 5% of (Finance Charge + Retail Spends + Cash Advance) is less than the Finance Charge, then:

MAD = GST + EMI Principal + EMI Interest + Fees & Charges + Finance Charge + Overlimit Amount + Unpaid MAD from the previous Statement + 5% of (Retail Spends + Cash Advance).

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 Bank Platinum
 Credit Card,
 Emirates ICICI
 Bank Emeralde
 Credit Card,
 Emirates ICICI
 Bank Sapphiro
 Credit Card,
 Emirates ICICI
 Bank Rubyx
 Credit Card,
 HPCL ICICI Bank
 Coral Mastercard
 Credit Card,
 HPCL ICICI Bank
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 Credit Card, ICICI
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Revision in Complimentary Airport Lounge Access offers	July 01, 2026	<p>Revision in Complimentary Airport Lounge Access offers effective July 01, 2026</p> <p>Example: To avail the offer in Jul 2026, Aug 2026 and Sep 2026, spend ₹75,000 between Mar 26, 2026, and Jun 25, 2026. This cycle will repeat every quarter.</p>	ICICI Bank Adani One Platinum Credit Card, ICICI Bank Adani One Signature Credit Card, ICICI Bank MakeMyTrip Travel Credit Card - MasterCard, ICICI Bank MakeMyTrip Travel Credit Card - RuPay